

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS

In re:	§	Case No. 05-21614 ABG
VANCREY, BETTY G	§	
	§	
Debtors	§	
	§	

NOTICE OF TRUSTEE'S FINAL REPORT AND
APPLICATIONS FOR COMPENSATION

Pursuant to Fed. R. Bankr. P. 2002(a)(6) and 2002(f)(8), please take notice that JOSEPH E. COHEN, trustee of the above styled estate, has filed a Final Report and the trustee and the trustee's professionals have filed final fee applications.

<i>The Final Report shows receipts of</i>	\$	20,298.45
<i>and approved disbursements of</i>	\$	50.68
<i>leaving a balance of</i>	\$	20,247.77

Claims of secured creditors will be paid as follows:

<i>Claimant</i>	<i>Proposed Payment</i>
NA	\$ NA

Applications for chapter 7 fees and administrative expenses have been filed as follows:

<i>Reason/Applicant</i>	<i>Fees</i>	<i>Expenses</i>
<u>Trustee: JOSEPH E. COHEN</u>	<u>\$ 2,779.85</u>	<u>\$ 0.00</u>
<u>Attorney for trustee: Cohen & Krol</u>	<u>\$ 1,733.00</u>	<u>\$ 0.00</u>
<u>Appraiser:</u>	<u>\$</u>	<u>\$</u>
<u>Auctioneer:</u>	<u>\$</u>	<u>\$</u>
<u>Accountant:</u>	<u>\$</u>	<u>\$</u>
<u>Special Attorney for trustee:</u>	<u>\$</u>	<u>\$</u>
<u>Charges:</u>	<u>\$</u>	<u>\$</u>

<i>Reason/Applicant</i>	<i>Fees</i>	<i>Expenses</i>
<u>Fees:</u>	<u>\$</u>	<u>\$</u>
<u>Other: NA</u>	<u>\$NA</u>	<u>\$NA</u>
<u>Other:</u>	<u>\$</u>	<u>\$</u>

Applications for prior chapter fees and administrative expenses have been filed as follows:

<i>Reason/Applicant</i>	<i>Fees</i>	<i>Expenses</i>
<u>Attorney for debtor:</u>	<u>\$</u>	<u>\$</u>
<u>Attorney for:</u>	<u>\$</u>	<u>\$</u>
<u>Accountant for:</u>	<u>\$</u>	<u>\$</u>
<u>Appraiser for:</u>	<u>\$</u>	<u>\$</u>
<u>Other: NA</u>	<u>\$NA</u>	<u>\$NA</u>

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$ 0.00 must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are:

<i>Claim Number</i>	<i>Claimant</i>	<i>Allowed Amt. of Claim</i>	<i>Proposed Payment</i>
<u>NA</u>	<u>NA</u>	<u>\$NA</u>	<u>\$NA</u>
<u></u>	<u></u>	<u>\$</u>	<u>\$</u>
<u></u>	<u></u>	<u>\$</u>	<u>\$</u>

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$ 77,114.07 have been allowed and will be paid pro rata only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be 20.4 percent.

Timely allowed general (unsecured) claims are as follows:

<i>Claim Number</i>	<i>Claimant</i>	<i>Allowed Amt. of Claim</i>	<i>Proposed Payment</i>
<u>000001</u>	<u>Prime Acceptance Corp.</u>	<u>\$ 564.20</u>	<u>\$ 115.12</u>
<u>000002</u>	<u>Discover Bank/Discover</u>	<u>\$ 11,673.13</u>	<u>\$ 2,381.87</u>
	<u>Financial Services</u>		
<u>000003</u>	<u>Chase Bank USA, N.A.</u>	<u>\$ 2,005.35</u>	<u>\$ 409.19</u>
<u>000004</u>	<u>American Express Centurion</u>	<u>\$ 15,718.54</u>	<u>\$ 3,207.33</u>
	<u>Bank</u>		
<u>000005</u>	<u>Portfolio Recovery Associates,</u>	<u>\$ 12,408.16</u>	<u>\$ 2,531.85</u>
	<u>LLC</u>		
<u>000006</u>	<u>MBNA America Bank N A</u>	<u>\$ 34,744.69</u>	<u>\$ 7,089.56</u>

Late filed general (unsecured) claims are as follows:

<i>Claim Number</i>	<i>Claimant</i>	<i>Allowed Amt. of Claim</i>	<i>Proposed Payment</i>
<u>NA</u>	<u>NA</u>	<u>\$ NA</u>	<u>\$ NA</u>
		<u>\$</u>	<u>\$</u>
		<u>\$</u>	<u>\$</u>

Subordinated unsecured claims for fines, penalties, and forfeitures are as follows:

<i>Claim Number</i>	<i>Claimant</i>	<i>Allowed Amt. of Claim</i>	<i>Proposed Payment</i>
<u>NA</u>	<u>NA</u>	<u>\$ NA</u>	<u>\$ NA</u>
		<u>\$</u>	<u>\$</u>
		<u>\$</u>	<u>\$</u>

The amount of surplus returned to the debtor after payment of all claims and interest is
\$ 0.00 .

The trustee's Final Report and all applications for compensation are available for inspection at the Office of the Clerk, U.S. Bankruptcy Court:

CLERK OF BANKRUPTCY COURT

Any person wishing to object to any fee application that has not already been approved or to the Final Report, must file a written objection within 20 days of the date of this notice, serve a copy of the objections upon the trustee, any party whose application is being challenged and the United States Trustee. A hearing on the fee applications and any objection to the Final Report will be held at 2:00 PM on 01/08/2010 in Courtroom B,

United States Courthouse

Park City Branch Court, 301 Greenleaf Ave.

Park City, IL 60085

If no objections are filed, upon entry of an order on the fee applications, the trustee may pay dividends pursuant to FRBP 3009 without further order of the Court.

Date: 12/06/2009 By: /s/JOSEPH E. COHEN
Trustee

JOSEPH E. COHEN

105 WEST MADISON STREET, SUITE 1100, CHICAGO, IL 60602-0000

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

Certificate of Service Page 5 of 5

CERTIFICATE OF NOTICE

District/off: 0752-1
Case: 05-21614

User: dpruitt
Form ID: pdf006

Page 1 of 1
Total Noticed: 23

Date Rcvd: Dec 08, 2009

The following entities were noticed by first class mail on Dec 10, 2009.

db +Betty G Vancrey, 2125 Heartland Path, Lake Villa, IL 60046-5926
aty +Gregory K Stern, Gregory K. Stern, P.C., 53 West Jackson Blvd., Suite 1442,
Chicago, IL 60604-3536
tr +Joseph E Cohen, Tr., Cohen & Krol, 105 West Madison Suite 1100, Chicago, IL 60602-4600
9402864 AT&T Universal Card, P.O. Box 44167, Jacksonville, FL 32231-4167
9402863 American Express, PO Box 360002, Fort Lauderdale, FL 33336-0002
9448525 American Express Centurion Bank, c/o Becket and Lee LLP, P O Box 3001,
Malvern PA 19355-0701
9402865 Bank of America, P.O. Box 53136, Phoenix, AZ 85072-3136
10607193 +Chase Bank USA, N.A., c/o Weinstein & Riley, P.S., 2101 4th Avenue, Suite 900,
Seattle, WA 98121-2339
9402867 +Chase Platinum, P.O. Box 15929, Wilmington, DE 19850-5929
9402868 Citi Cards, P.O. Box 6401, The Lakes, NV 88901-6401
9402869 +Clerk of the Circuit Court, 19th Judicial Circuit, Attn: Traffic Division, 18 North County,
Waukegan, IL 60085-4304
9402870 +Countrywide Home Loans, 7105 Corporate Drive, PTX B36, Plano, TX 75024-4100
9402871 Direct Merchants Bank, Bankruptcy Group, P.O. Box 29423, Phoenix, AZ 85038-9423
9402873 +Kantor & Apter, Ltd., 650 Dundee Road, Suite 160, Northbrook, IL 60062-2753
9402874 +MBNA America Bank N A, Mailstop DE5-014-02-03, P O Box 15168, Wilmington DE 19850-5168
9402875 Nationwide Credit, Inc., 3600 East University Drive, Suite B1350, Phoenix, AZ 85034-7296
10632962 +Portfolio Recovery Associates, LLC, P O Box 41067, Norfolk, Va 23541-1067
9402876 +Prime Acceptance Corp., 200 W Jackson Ste 720, Chicago IL 60606-6941
9402877 +Take Charge America, 20620 North 19th Avenue, Phoenix, AZ 85027-3541

The following entities were noticed by electronic transmission on Dec 08, 2009.

9402866 Fax: 602-221-4614 Dec 08 2009 23:56:17 Chase Automotive Finance, P.O. Box 15700,
Wilmington, DE 19886-5700
10588570 E-mail/PDF: mrdiscen@discoverfinancial.com Dec 09 2009 00:43:10
Discover Bank/Discover Financial Services, PO Box 8003, Hilliard, OH 43026
9402872 E-mail/PDF: mrdiscen@discoverfinancial.com Dec 09 2009 00:43:10 Discover Financial Services,
P.O. Box 30395, Salt Lake City, UT 84130-0395
9402878 +E-mail/PDF: bankruptcyverizonwireless@afninet.com Dec 09 2009 00:42:49 Verizon Wireless,
1515 Woodfield Drive, Schaumburg, IL 60173-5497

TOTAL: 4

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 10, 2009

Signature:

